

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

JESSICA M YON

Debtor(s)

Case No. 16-70301JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2016.
- 2) The plan was confirmed on 08/31/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/31/2016, 11/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/20/2017, 05/16/2018.
- 5) The case was dismissed on 07/25/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,094.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,209.20
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$5,209.20**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,571.73
Court Costs	\$0.00
Trustee Expenses & Compensation	\$219.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,791.49**

Attorney fees paid and disclosed by debtor: \$352.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES (AMERICAN EDUCATION SRVCS)	Unsecured	3,409.00	NA	NA	0.00	0.00
AES/PHEAA	Unsecured	2,094.00	NA	NA	0.00	0.00
ATLANTIC CREDIT & FINANCE INC	Unsecured	11,456.00	NA	NA	0.00	0.00
BYL COLLECTION SVCS LLC	Unsecured	800.00	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	1,164.00	1,164.89	1,164.89	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	951.00	951.02	951.02	0.00	0.00
CAPITAL ONE NA**	Unsecured	484.00	484.45	484.45	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	60.00	NA	NA	0.00	0.00
CONVERGENT HEALTHCARE RECOV	Unsecured	119.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	403.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	582.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	273.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	1,812.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	285.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	84.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	333.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	3,716.00	5,837.83	5,837.83	0.00	0.00
ECMC(*)	Unsecured	5,196.00	8,720.68	8,720.68	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	1,702.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	9,812.00	9,719.53	9,719.53	1,269.05	1,148.66
LEXINGTON ANESTHESIA ASSOC++	Unsecured	273.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	836.00	835.53	835.53	0.00	0.00
MABT++	Unsecured	0.00	NA	NA	0.00	0.00
MICHELLE MDKEIRAN LPC	Unsecured	196.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GRO	Unsecured	100.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	7,494.00	7,591.01	7,591.01	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	6,974.00	7,066.46	7,066.46	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,397.00	4,456.96	4,456.96	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,862.00	3,912.48	3,912.48	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	3,268.00	3,310.06	3,310.06	0.00	0.00
PIER ONE IMPORTS INC	Unsecured	749.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRIMARY HEALTH NETWORK	Unsecured	60.00	NA	NA	0.00	0.00
REC MANAGEMENT SERVICE	Unsecured	67.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	80.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	119.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	574.00	NA	NA	0.00	0.00
UPMC	Unsecured	213.00	NA	NA	0.00	0.00
UPMC	Unsecured	451.00	NA	NA	0.00	0.00
UPMC	Unsecured	2,396.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	174.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	986.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION - N	Unsecured	6,786.00	37,527.15	37,527.15	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	6,387.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	4,454.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	4,419.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	3,637.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	3,558.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	1,737.00	NA	NA	0.00	0.00
VERMONT STUDENT ASSISTANCE C	Unsecured	1,737.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,719.53	\$1,269.05	\$1,148.66
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$9,719.53	\$1,269.05	\$1,148.66
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,858.52	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,791.49</u>
Disbursements to Creditors	<u>\$2,417.71</u>
TOTAL DISBURSEMENTS :	<u>\$5,209.20</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/04/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.